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Enright, Richard E.

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Richard E. Enright...

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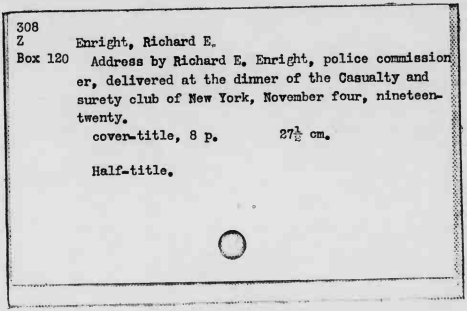

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Box 120 Enright, Richard E.
Address by Richard E. Enright, police commissioner, delivered at the dinner of the Casualty and surety club of New York, November four, nineteen-twenty.
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ADDRESS BY

RICHARD E. ENRIGHT

POLICE COMMISSIONER

DELIVERED AT THE DINNER OF THE

CASUALTY AND SURETY CLUB OF NEW YORK

November Four, Nineteen-Twenty

M.I.U.L. July 24, 1923.

ADDRESS BY POLICE COMMISSIONER RICHARD E. ENRIGHT DELIVERED AT THE DINNER OF THE CASUALTY AND SURETY CLUB OF NEW YORK NOVEMBER 4, 1920

The insurance law of this State, inter-alia; recognizes as a legitimate business and protects business concerns in the various enterprises of insuring:

1st. The lives of persons and providing annuities therefor.

2nd. Against injury, disability or death from accident and sickness.

3rd. Against loss or damage arising from injury to an employee or other person or property for which the insured is liable.

4th. Guaranteeing the fidelity of trusted persons; the performance of contracts, etc.

5th. Against loss by burglary, theft or forgery. It is the latter which immediately concerns us; and is the business of the police in its relation to the increase or decrease of crime of a particular character. This business has been the subject of considerable newspaper publicity, and to some extent, the cause of more or less criticism of the Police Department on the one hand, and the insurance companies on the other.

In considering this problem from either standpoint, it is first necessary for you to agree that the police force, including the detective division, is acting in absolutely good faith and doing everything within the bounds of human ingenuity to reduce the crimes of burglary, theft and like offenses that cause losses to the business concerns which you represent.

It is also necessary that we agree that the insurance companies are acting in good faith in extending protection to apparently legitimate concerns; and that they do not knowingly accept business from dishonest persons, or insure goods in places where the hazards are unusual or the purposes are other than a genuine effort to obtain legitimate protection against losses occurring in the usual course of business or personal affairs.

Most well-informed actuaries, on the risks covered by burglary and theft insurance, will agree that such insurance tends to increase losses and promote burglary and theft, rather than to prevent or decrease such losses or discourage such offenses. The police are well aware of this, and I feel sure you also appreciate this fact; although not susceptible in every case of proof, nevertheless many alleged burglaries, robberies and larcenies are not bona-fide but pre-arranged and fraudulent and may well be placed in the same category as fraudulent claims against fire insurance companies; where the crime of arson is resorted to for the avowed purpose of obtaining funds to cover bankrupt business conditions, or to satisfy a sordid desire for coveted funds.

There is this difference, however, between fraudulent claims for indemnity for fire losses, and perjured claims for losses occasioned by alleged burglary or theft; in all cases of losses by fire there is an obvious and tangible property loss, and

the sole inquiry is as to whether or not the crime of arson has been committed or procured, while in respect to many of the claims for alleged losses suffered through burglary, theft or like crimes, there is in fact, no loss occasioned or offense committed other than those procured and pre-arranged by the insured or some person acting for him.

The alleged property in some instances was never in possession of the insured; and in many cases the property insured was not the subject of burglary or other larceny, but was transferred to some place under control of the insured or into friendly hands. Whether reported losses are fictitious or not, they furnish sensational subjects for newspaper comment, clutter up our police records, and occupy the attention of officers of the Police Department. Therefore, to conserve the efforts of our force for legitimate cases, all losses occasioned by burglary, theft and like offenses, it will be my endeavor as it is the desire of officers of my staff to bring to your attention any suggestion which may reduce the volume of fraudulent claims and surround this character of legitimate insurance business with such safeguards as may be possible, to the end that crimes may be effectually prevented, and when perpetrated, the offenders may be exposed and delivered over to justice.

Be it known at the outset, in point of frequency, the crime of burglary has shown a very substantial decrease during the present administration, commencing with January 1, 1918, as demonstrated by the following figures carefully compiled and tabulated:

	1920 Ten Mos.	1919 Year	1918 Year	1917 Year
Burglary Res. Day	1,835	2,381	2,301	3,687
Burglary Res. Night	708	750	882	1,365
Store	3,190	3,658	3,685	3,729
Loft	249	355	427	569
Safe	199	254	117	100
Total	6,181	7,398	7,412	9,450

This shows an average continuous reduction of 22 per cent. in the frequency of this class of crimes compared with the year 1917.

Notwithstanding the heavy decrease in the number of burglaries in this city during the last three years, it may well be that the total losses in money have not shown a corresponding decline, but this is due to the great increase in value of the proceeds of burglary and theft, such as the theft of bonds and stocks, as well as in the theft of silks, furs, jewelry, and like articles whose values have tremendously increased during this period.

At the outset of the present administration special attention was given to the loft district. We found that many burglaries were perpetrated in the side streets; more than on avenues, such as Broadway, Fourth Avenue, Fifth Avenue, Sixth Avenue, etc. The patrol system for the entire city required patrolmen to travel posts comprising four to six blocks on the avenue with half block east and west, on the side streets. The burglar and his confederates at the loft door on the side street would observe the policeman pass along the avenue and take a chance before his probable return.

This method of patrol in the loft district was changed and the patrolman is now required to patrol three or four blocks on the side streets and a half block north and south on the avenues. In some instances the avenues have been made straight posts so that side street posts intersect and cross, which is more than confusing to the burglar who can no longer be certain of his ground and of working to any great extent unobserved. The result was an immediate decrease in loft burglaries from 569 in 1917 to 427 in 1918, 355 in 1919 and 249 for the first ten months of 1920.

WE HAVE ALSO INCREASED THE NUMBER OF PATROLMEN assigned to the loft districts and have always maintained the full quota of men in these particular localities regardless of the shortage of men elsewhere. An increase in the personnel of the Detective Division squads handling these conditions has also contributed largely towards the decrease in burglaries.

For some time prior to the advent of the present police administration, losses in property of great value from trucks had been steadily on the increase. A special squad was organized to cope with this situation and in a short time thereafter such offenses were considerably reduced in frequency and conditions are still improving.

Many burglaries occur in places carrying no insurance, but in most cases where heavy losses occur, particularly in mercantile establishments, there is usually some protection in the form of insurance, and I, therefore, submit for your earnest consideration the matter of including in your policies, a provision which will require a thorough inspection of the property before it is insured; such precaution would produce desirable results.

There should be a thorough investigation of the character and antecedents of applicants for insurance, their employes, and other persons having privileges about the premises. All statements regarding themselves and their affairs should be thoroughly investigated before the risk is assumed. Abundant caution in most cases is necessary and of paramount importance, especially as many alleged losses are recognized as "inside jobs," perpetrated by unscrupulous men, thoroughly dishonest and often in league with thieves, but who assume a guise of respectability in some apparently legitimate business.

There is another precaution on the part of the insurance companies which should be exercised by the proper safeguarding of the property which they have insured. There are many reliable burglary appliances which the assured may be required to install. If necessary, a cooperative agency might be organized to handle these appliances for the benefit of the various insurance companies specializing in these risks.

The watchmen, elevator runners, porters, or other help having access to the building outside of business hours should be carefully investigated and approved by the insurance companies, or they should require that all classes of necessary help should be drawn from some reliable organization that could give reasonable guarantees as to their character and honesty.

Many burglaries are perpetrated with the aid of a person who is known in police parlance as a "finder." The "finder" obtains employment as engineer, fireman, porter, or any other position which affords him an opportunity to obtain

the needed information. In many cases they are ex-convicts or connected in some manner with thieves, and as they seldom aid in the actual commission of crime, they usually continue their nefarious operations undetected. They have been generally employed, especially during the last few years, without inquiry being made into their character. We have abundant evidence that in most cases, they are hired without any investigation whatsoever.

Thieves work in collusion with their agent, the "finder", and, aided by the information he has furnished regarding the physical conditions of the objective, and the opportune time to act, enter the building, secrete themselves on the upper floors or elsewhere, and when the building is closed and the interior can no longer be viewed or inspected by the patrolman on post, they have plenty of time to jimmy open loft doors, prepare the merchandise for removal and about ten or fifteen minutes before the ordinary time for the front door to be opened for business in the morning, they force it open from the inside and load the stolen goods into a waiting automobile and disappear. It takes very little time for this operation and to the policeman or the passerby it indicates nothing but an ordinary shipment of merchandise. To guard against this particular mode of operation, a watchman should be placed in these buildings at least an hour or two before opening time.

It should be the duty of someone to search buildings carefully before they are closed for the night and especially over Sundays and holidays to see to it that no criminals or other persons are concealed in them. Loft burglars usually secrete themselves in buildings with the aid of a dishonest employee and remain under cover until the close of the business day. As these operations are carried on out of sight of the patrolman on post, the department can scarcely be held accountable or blamed for loss occasioned in such cases, through neglect of the most elementary precautions for the safe-keping of merchandise.

The services of a reliable watchman having access to all parts of these buildings would prove to be a great protection against safe or loft burglars; and I might as well state here that the necessity for better protection is obvious when it is considered that many of the lofts covered by burglary insurance contain merchandise equal in value to that carried by many jewelry and similar stores which afford a full view from the street, and take every precaution to safeguard their places against burglary.

In many loft buildings some of the lofts are closed as early as five or six o'clock in the evening, while other lofts in the same building are kept open until a later hour. The doors of the building are unlocked, the elevators sometimes running, and commercial vehicles are receiving or delivering goods. How is the policeman on post to know whether merchandise is being removed legitimately or not? Certainly there is no difficulty in gaining access to or egress from these buildings. At a given hour someone should be placed at each exit which is kept open. He should know what lofts are kept open and doing business, and before the building is closed for the night, it should be thoroughly inspected and properly safeguarded.

It is therefore reasonable to expect that the companies writing this business should exercise the utmost care and diligence, adopt all modern preventive measures and, so far as possible, assist the police in protecting their property. They

might stipulate in their policies that clients who employ elevator runners, engineers, firemen or porters should furnish them with all necessary information regarding the persons so employed; a form of application for each employe which, among other things, will contain his photograph and finger prints, might be required and before the policy is accepted the Police Department could state whether or not any of these persons have a criminal record or are associates of known thieves.

There should be regular methods of inspection by watchmen. Perhaps there should be some way of officially sealing the doors of lofts at closing time, in very much the same way that railroad cars are sealed, and when the watchman makes his final inspection before the building is closed for the night, such seals can be examined and they would indicate whether or not anyone had gained entrance or left since they were closed. With this system in operation it would only be necessary to inspect roofs, hallways, cellars and other parts of the building where thieves might be concealed.

An alarm system should be attached to the front of street doors which would sound whenever the doors were forced either from the inside or outside.

In apartment and other dwelling houses containing valuable property under heavy insurance, great care should be exercised in hiring employees whose duties would give them access to the premises.

So long as little or no attention is given to these matters burglars will be encouraged; burglaries suggested; thieves invited to ply their trade of larceny, and I might say here that if by the use of modern methods and abundant caution, we succeed in completely preventing burglaries in this city, I would not again have the pleasure of discussing these matters with the gentlemen who are here present.

Of course, it is the duty of the Police Department to prevent burglaries, so far as it is reasonably possible so to do; but it also devolves upon the public and particularly upon corporations who are engaged in your line of business, to exercise reasonable care and diligence for the protection of their property and that in which they are interested. The ease with which many burglaries are committed indicates that even ordianry precautions are neglected in many cases.

No police department ever did or ever will succeed in entirely preventing the various forms of crime or even one class of crimes. If the insured will not properly protect his property and by his neglect creates conditions which make it almost impossible for the police to render effective service, something must and should be done to protect it by those who are most interested, perhaps more so than the owner, and that is the organizations which you represent.

The Police Department is in the service of the public generally and not any particular class. It must render uniform protectoin to all. It cannot protect the places that are insured any more than those that are not insured. Persons and places that are not insured are less likely to have losses than those which are insured and the insurance companies must do something to overcome the disinterestedness of their clients who feel they are protected in any event. People who carry burglary insurance are in the same class of persons who will diligently watch their hat in a restaurant but forget the existence of their high-power car in the street outside. Why? The automobile is insured.

One of the things that we are obliged to contend with is the absolutely inability of the owners of a great deal of this property to identify it upon recovery. This is particularly true of silks, furs, diamonds and certain kinds of jewelry, which have no identification marks, or if they have identification marks, the owners very frequently suffer lapses of memory or inaccurately describe them. It is astonishing how many people do not know the number of their watch or of its works. When they do furnish identification marks, it is surprising how their descriptions actually differ from the appearance or marks on the property.

It would therefore seem to be absolutely necessary that when jewelry and, in fact, any property which bears identification marks is insured, that these marks should be included in the schedule attached to the policy so that the police can be furnished with an accurate description. This feature might mave a tendency to reduce the number of " lapses of memory. "

I am informed that in many instances, property, of no great value, is not inspected before it is insured, and in many cases property which is easily portable, such as jewelry or furs which are made up, may indeed not be owned at all by the person who obtains the insurance; if they are the subject of an inspection preliminary to insurance they are obtained only for the purpose of serving the inspection.

There is another form of alleged burglary and theft which might be the subject of inquiry on the part of your organization; greater care should be exercised in obtaining the names and addresses of personnel of the companies and co-partnerships indemnified. The insurance company should be advised in all cases of any litigation growing out of corporation or co-partnership disputes. We find in many cases, alleged robberies, are, in fact, merely a removal of goods from a building by a member of the corporation or co-partnership in connection with some readjustment of their differences. In many cases the department's time is taken up in alleged burglaries and larcenies which afterwards prove to be groundless.

I might suggest—although it may have already received your attention—that insurance companies issuing burglary insurance should have a central clearing house where they could maintain records of the insured in the same manner as life insurance is managed, and when persons make application for insurance, reference is made to the clearing house to find out whether they have obtained insurance from another company or if any other insurance company has had any experience with them, which might indicate whether or not they are a proper risk, or endeavoring to obtain insurance far in excess of the proper valuation of the goods.

There is another feature that might have your earnest consideration. We find that many of the owners and lessees of buildings in which lofts are situated, or the owners or lessees of apartment houses where a great deal of burglary insurance is carried, are unable to supply this department with even the correct name or address of persons who occupy positions in the premises, which information might be of the greatest possible value to this department in connection with detection of crime.

In a general way, the surety companies can require and enforce many improvements which will make for the prevention of these crimes. The police

cannot require nor compel the owners or occupants of these buildings to take any precautions whatever. We do from time to time give them some advice which is usually forgotten, or in the constant changing about, the advice or information is lost; if certain concerns cannot obtain burglary insurance because of the lack of protection in any building, they will go where they can have all the necessary safeguards, but, of course, the surety companies must agree upon some code of regulations to which all shall subscribe and rigidly adhere.

There are a great many other ways, in which your organization can greatly assist the Police Department in the prevention of burglaries and thefts. For some time past we have had an era of prison reform which is very good in itself when restricted within proper limitation, but very detrimental when carried to absurd extremes. Criminals no longer fear a term in State's Prison. There they have all the comforts of home; they are no longer required to wear a prison garb because it might hurt their pride. Their cells are very comfortable and during the rather limited working hours of the day they are given congenial employment with plenty of time for relaxation and diversion, including physical culture, cultivation of the mind, and real recreation, outdoor and indoor sports, moving pictures, the drama and even grand opera. After they are released from prison they are taken into the fold of some of the auxiliary employment agencies who recommend and vouch for them, passing them around to their friends and clients for employment, generally concealing their real names and prison records.

I was brought in contact with a very amusing incident of this kind recently. The home of Hamilton Fish was robbed a short time ago, his wife losing about $25,000 worth of jewelry, and because of its association, it represented more than its intrinsic value. The butler disappeared at the same time. Mr. Fish called at my office and desired to offer a reward and I informed him that the police would work as well without the reward as otherwise. Incidentally, he told me that he had been subscribing to the prison reform gang, and, as a recompense, one of these auxiliary uplift associations who handled released criminals, handed him a burglar for a butler. The burglar was afterwards captured and is now awaiting trial.

I believe thoroughly in prison reform of the right character, but it is time we finished with a great deal of this nonsensical and mawkish sentiment regarding these moral defectives, and, sometimes, wild animals, who cannot be controlled, regulated or reformed. Notwithstanding the fact that at a recent convention of the Prison Reform Association, held in this city, at which the presiding officer stated we were rapidly approaching the time when jails would be entirely dispensed with, I am inclined to disagree with him; that time will never arrive and until we have some assurance that it has arrived, we should handle these matters in a rational business-like way.

Let me say in conclusion that the Police Department is ready and willing at all times to cooperate with your organization or with any other organization who will join us in the all-important business of preventing criminality and the attending loss of life and property in this city.

We have perhaps the smallest police force, based on population of any city in the world. Our total force to-day is 10,700, when they are all working and

when there are no vacancies. Our daily shrinkage through sickness and vacancies amounts to 800. The officers number 1400, the Traffic Division 1200, the Detective Division 800, and other necessary details and in plainclothes about 500, leaving approximately 6,000 men at a maximum to patrol the streets of this great city with its 314.75 square miles of area and 3,514 miles of streets; a resident population of 6 millions of people and an additional one million, including strangers and commuters in the city daily, making a total population of 7 millions of people and the protection also of a total property value of more than ten billions.

I say 6,000 is the maximum number but this 6,000 is divided into three equal platoons, allowing only 2,000 men at a maximum for work at any time. Of course, we never have this number at work at one time because of the numerous strikes, public meetings, parades, court duty and the countless number of other conditions which require policemen day after day and reduce the number of men actually on regular duty. Besides all this, our city is composed of people from every land and of every race, many thousands of whom do not speak the English language nor do they understand American laws or American institutions. Our business centre is the most congested in the world. We have a great port which, with all of its great, beneficent qualities, has all of the attending evils that always surround a great shipping centre.

The City of London with about the same population, a city of Englishmen who understand English laws and English institutions with a far less complex police problem than we have in this city, has a uniformed force of 24,000 exclusive of Scotland Yard with its force of 2,000 men. In other words, London has one policeman to less than 300 population, while in the City of New York we have one policeman for about 600 population.

We have heard a great deal about fatalities due to accidents in the streets of this city. Because we are a great city, with more than 400,000 vehicles (according to the Merchants' Association) using the streets we have, of course, a considerable number of fatalities and a large number of non-fatal accidents more or less serious.

About a year ago one of the big life insurance companies compiled statistics showing the fatal accidents, pro rata, in 12 of the largest cities in America, and New York stood No. 10. We could not be blamed if we stood No. 1 on this list because of our infinitely more complex traffic situation. We are very proud to stand No. 10 proving again that in the handling of traffic as well as in the handling of crime we are the best policed city in the world and the safest and best regulated city beneath the flag.

Now, let me repeat once more, that we desire your support, your good will and your cooperation, and we extend to the limit of our resources and to the full extent of our ability, our cooperation in the work of crime prevention, particularly that class of crime in which you are most interested. If you will appoint and organize a suitable committee, I will appoint and organize a committee to confer with your committee and together we will try to obtain better laws, better enforcement of the laws, prompter and more effective justice in criminal matters and an improvement in all of the conditions which are so troublesome to us and expensive to you.

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